

FIG. 1

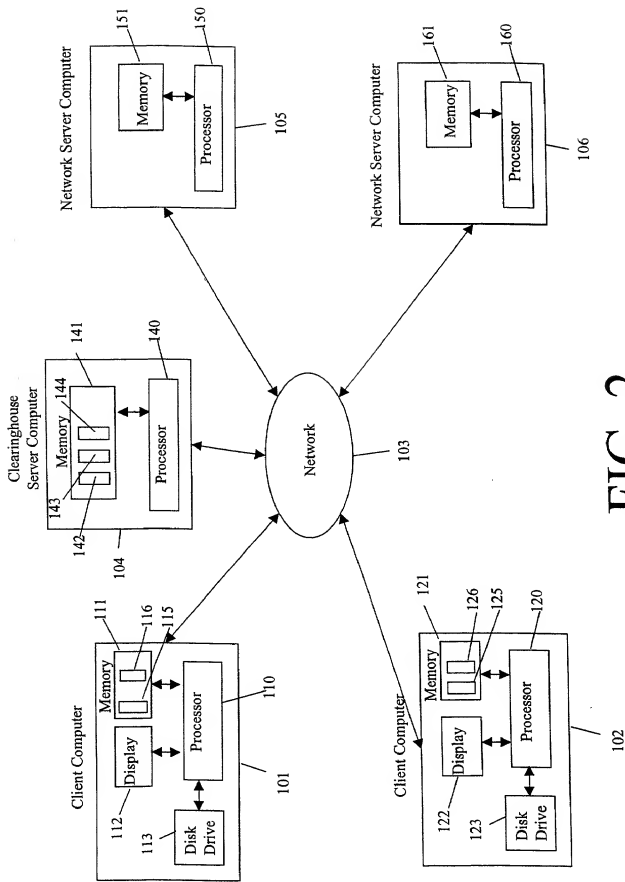


FIG. 2

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graph TD; 302[Online account created at clearinghouse server computer] --> 304[Balance of online account set]; 304 --> 306[Restrictions set on account]; 306 --> 308[Buyer gives prepaid card/account information and password to shopper]; 308 --> 310[Shopper logs into clearinghouse computer using prepaid card and password to access online account]; 310 --> 312[Shopper accesses approved commercial websites and makes purchases]; 312 --> 314[Clearinghouse computer tracks balance of shopper's online account until empty];
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302 Online account created at clearinghouse server computer

304 Balance of online account set

306 Restrictions set on account

308 Buyer gives prepaid card/account information and password to shopper

310 Shopper logs into clearinghouse computer using prepaid card and password to access online account

312 Shopper accesses approved commercial websites and makes purchases

314 Clearinghouse computer tracks balance of shopper's online account until empty

FIG. 3

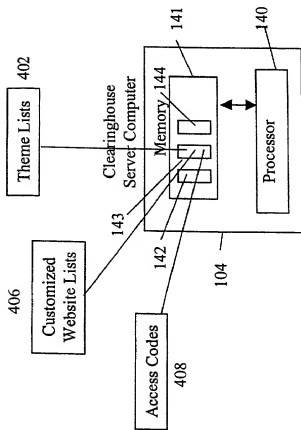


FIG. 4A

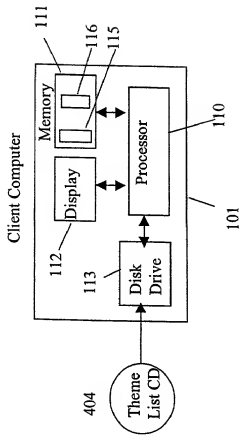


FIG. 4B

09985891-110501
109071-1685660

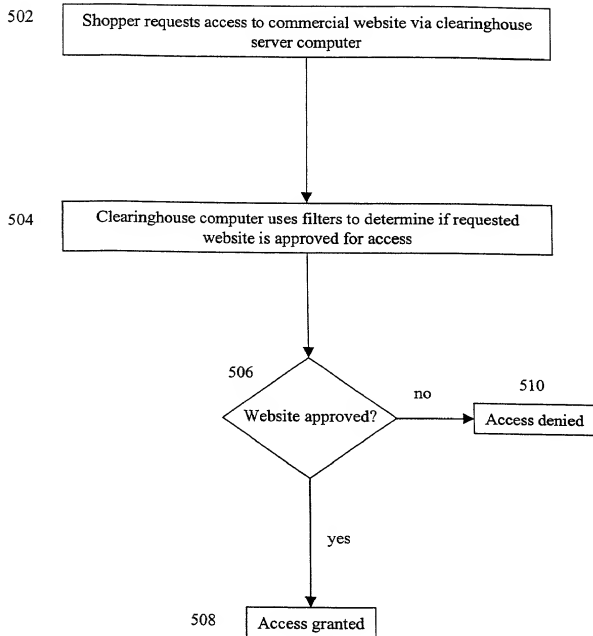


FIG. 5